

November 10, 2004

WEST VIRGINIA BULLETIN NO. WV360-5-4

SUBJECT: PER - 2005 HEALTH BENEFITS OPEN SEASON

Purpose: To provide open season information to employees.

Expiration Date: This bulletin expires December 13, 2004.

The Office of Personnel Management (OPM) has announced that an open season will be held this year from **November 8 through December 13, 2004** to allow employees to enroll or change enrollment in health benefits.

The 2005 Enrollment Information Guide and Plan Comparison Chart will be available in the Human Resources Office for those that can not view or print it on the website at: <http://www.opm.gov/insure/05/guides/pdf/70-1.pdf>.

Please be sure to check your premium amount, some plans have increased.

Employees who are presently enrolled in plans should be receiving a brochure of the plan in which they are enrolled. If you do not receive a brochure, or if you wish to review a plan for which you are not enrolled, you may view this at the above website, but if you are unable to access this please contact Human Resources at 284-7552.

Please remember, some plans charge an annual membership fee. The fees **must** be paid each year in order to continue coverage. If payment is not received they will suspend your enrollment until they receive payment.

During open season eligible employees may enroll or change enrollment from one plan or option to another. New benefits are effective for all plans on **January 9, 2005 (pay period 1).**

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An employee who wishes to enroll or change enrollment may do so through the NFC Employee Personnel Page or complete a new SF-2809, Health Benefits Registration Form and forward to Human Resources. The NFC Employee Personal Page may be accessed at www.nfc.gov. The completed registration form must be received in the State Office by close of business **December 13, 2004**. Also, any election or changes made on-line needs to be made before the end of the open season. The SF-2809 may be downloaded from the OPM website and they will also be available for employees who need them from their servicing Human Resources Office.

Questions concerning eligibility to enroll, enrollments, and processing of SF-2809's (Health Benefits Registration Forms) are to be directed to the Human Resources Office. Questions concerning covered services and payment for covered services should be directed to the carrier.

We would like to stress that dual coverage under the FEHB Program is illegal. If you are already covered through family enrollment of another Federal employee or annuitant, you should not register to enroll unless the other enrollment under which you are covered is canceled or changed to self only.

Employees who wish to continue to participate in the health benefits program after retirement must have been enrolled or covered as a family member in the program during the five years immediately preceding retirement or, if less than five years, for all services since the first opportunity to enroll.

Also, the Flexible Spending Account Open Season is open now in conjunction with the Health Benefits Open Season. This program must be renewed every year and allows you to set aside pre-tax dollars to pay dependent care expenses or health care expenses not covered by your insurance carrier. Please review their website at www.fsafeds.com for further details on this benefit.

If you have questions or need additional information, please contact Karen Fitchett, Human Resources Specialist at 304-284-7552.

/s/

LILLIAN V. WOODS
State Conservationist